



PATENT 020530

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant : Broadbent et al.                      Art Unit : 3621  
Serial : 09/645,217                      Examiner : Cheung, M.  
Filed : August 24, 2000  
Title : METHOD AND APPARATUS FOR A MORTGAGE LOAN ORIGINATOR  
COMPLIANCE ENGINE

Commissioner for Patents  
P.O. Box: 1450  
Alexandria, VA 22313-1450

**RESPONSE AND AMENDMENT**

This communication is responsive to the Final Office Action mailed December 29, 2003.

**A. INTRODUCTORY COMMENTS**

This Reply requests reconsideration and allowance in view of the following amendments and remarks. Upon entry of this Reply, claims 1-17 will be pending in this application with claims 1, 7, 11, 12, and 15 being independent. Support for the claims can be found throughout the specification. No new matter has been added.

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